

CHARM OF ACTING.

WHAT CONSTITUTES THE FOUNDATION OF DRAMATIC INTEREST.

SEABROOKE AND RUSSELL COMING.

The Former Will Appear in "The Speculator" and the Latter in a New Play Written by Miss Martha Morton.

What is the foundation of dramatic interest? What is it that holds our eyes enchained to the stage? This interest is based, I believe, on a perpetual uncertainty or obscurity, always exciting and perplexing, as to what the character of our neighbor really is. We never know what he is, there is always a veil or mask which we cannot pierce. We do not know that what he says, or looks, or does really represents what is within. There are over the two currents—that of meaning, and that of utterance; and we do not know that they correspond. Now, this perplexity is the foundation

taining a situation as an actress, even if the part is the most minor one. If my correspondent would not listen to reason, and turn a deaf ear to Punch's famous advice, "Don't, she may possibly be fortunate enough to secure a position through one of the New York dramatic agents, a list of whom may be seen in the Dramatic Mirror, or Clipper, which can be found on any of the Richmond news-stands. The path is a very thorny one; it is beset with the hardest kind of work, disappointments, jealousies, and the atmosphere surrounding all is well-shall I say—sulphurous? If one is anxious to preserve the illusions fostered by long association with the stage, in front of the footlights, one should keep on fighting in front of the footlights.

The first attraction at the Academy this week will be Thomas Q. Seabrooke, who will present George H. Broadhurst's clever comedy, "The Speculator." Mr. Seabrooke appeared here in the same play last season, and met with great success. "The Speculator" is the work of George H. Broadhurst, a young Chicago journalist, who is also responsible for the comedy, "The Wrong Mr. Wright." "The Speculator" is a vivid story, depicting both sides of stock speculation, and the various phases and modus operandi used by the stock gamblers of the universe. As an offset to the serious phases, which stock manipulation naturally engenders, the author of the comedy has liberally interspersed it with many delicious comedies.



MR. THOMAS Q. SEABROOKE.

of the charm that is found in social intercourse, in society, and is the basis of all wit, humor, irony, persiflage, and such things. Thus a person says something complimentary, but his tone conveys the reverse; that is irony or sarcasm. Another may utter his thoughts solemnly, in a grave tone, and yet the speech may be frivolous—that is burlesque, or vice versa. If we all lived in a palace of truth, and were forced to speak exactly as we felt, all this social intercourse would vanish; it would become, as was said of history, "like an old almanack." We see this when we meet with matter-of-fact persons, who, as Charles Lamb says, "make every statement as if upon oath." When they speak the truth is considered; there is no doubt, no speculation.

And this leads us to the great charm and mystery of acting, the "double intention"—this double current, as it were, of sentiment and its expression, and which is the foundation of all dramatic interest. Suppose we say to some journeyman actor of the day, "Why not try and do two characters at one time?" I can imagine the smile of contempt with which this advice would be received. And yet there is nothing fantastic in it—it is really possible; as Hamlet said: "As easy as lying." There is a fine old comedy, "The Beau's Strategem," in which a young man in love with a lady in the country goes down to her house, and is engaged as her footman. Some one was praising Garrick, who played the young man, in presence of Johnson, saying that he acted the footman admirably. "No, sir," roared Johnson, "he does not play the part, for he is not allowed the gentleman to speak in success, one after the other. But this is a revelation is here. It is a perfect guide to an actor. Here are the two characters—the footman above, the gentleman underneath—both displayed together; the gentleman element betraying itself. When I read it some years ago, I was inclined to cry out, 'Eureka!' for it seemed to furnish a key to all the principles of the drama. Our average actor would, as a rule, make the character as footman-like as possible, and take credit for doing so.

But it will be said, all this is fine in

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Sol Smith Russell will pay his annual visit to this city next Saturday night, presenting a new play, entitled "A Bachelor's Romance," which has been written for him by Miss Martha Morton. David Holmes, the character which Mr. Russell portrays, introduces him as a man who has been cut off by a wealthy father, and who is forced to take up journalism for a livelihood. Eventually he rises, by dint of hard work and close application to his duties, to the position of editor and writer of the Review. In this capacity he is called upon to decide who among a large army of literary workers is entitled to a prize of \$10,000, which his father has offered for the best serial story, and when he comes to placing the award, finds that the winner is Howard Reynolds, who is in love with the same young lady to whom he (David) is devoted. He has it in his power to withhold the prize, and thus put a damper on Reynolds's determination to ask the girl to be his wife. But after a great mental struggle his manliness triumphs, and Reynolds carries off both the prize and the girl.

Mr. Russell's support includes Bertha Creighton, Beatrice Moreland, Fanny Addison Pitt, Gertrude Rivers, Arthur Forrest, George Allison, George Denham, and Alfred Hudson.

THE T. M. C. A. CONVENTION.

One Day May Be Designated Richmond-Day—The Programme.

The interest taken by the Young Men's Christian Association of this city in the twenty-first annual convention of

Bible Study among Young Men," W. L. McNair, University of Virginia.

Afternoon—3:30, song service; 3:45, Bible study, "The Holy Spirit and the Believer's Experience," Dr. Scofield; 4:30, "District Work—How Made Profitable to Local and State Work," D. S. Bennett, Richmond.

Night—7:45, song service; 8:15, report of State committee; 8:30, address, "What Word for the Year?" Rev. George Cooper, D. D., pastor First Baptist church, Richmond.

Friday morning, February 26th—9:30, song service; 9:45, Bible study, "Christ in the Church," Dr. Scofield; 10:30, "The Representative College Association at Work," G. M. Smith, William and Mary College; 11:15, address, "Purpose and Possibilities of Our Educational Department," Dr. W. W. Smith, president Randolph-Macon college; 11:30, "The Railroad Department—How Increased in Efficiency?" (a) In Bringing Men to the Rooms, Thomas P. Wood, Bluefield; (b) In Attracting Men to Christ, J. T. Traylor, Richmond.

Afternoon—3:35-5:15, delegates from railroad and city associations in open session; 3:45, song service; 3:55, "The Nineteenth Century Boy—The Association's Responsibility; How Shall It Be Met?" Amherst College, New York; 4: "What Business Methods Should Prevail in the Conduct of the Association?" E. F. Sheffey, Lynchburg; 4:30, open parliament, "Questions Relating to Railroad Work," E. L. Hamilton, Chicago; 5:35-5:15, conference of delegates from college associations, Rev. R. J. McBrayde, D. D., Lexington, presiding; 5:35, devotional exercises; 5:30, open parliament on college work, F. S. Brockman, Atlanta.

Friday night—7:45, praise service; 8:15, address, "A Bird's-Eye View of the College Field," F. S. Brockman, college secretary International Committee; 8:45, address, "The Holy Spirit and the Believer's Service," Dr. Scofield.

Saturday morning, February 27th—9:30, promises and praise; 9:45, Bible study, "Fishers of Men," Dr. Scofield; 10:30, plans for 1897; 11:15, "The Symmetrical Development of the Association Idea."

Afternoon—3:30, song service; 3:45, address, Dr. McBrayde, Lexington; 4:15, important questions.

Night—7:45, song service; 8:15, address, "Present Condition and Future Possibilities of Railroad Work," E. L. Hamilton, railroad secretary, International Committee; 8:45, "Gospel Train, Run by Men in Railroad Service."

Sunday, February 28th—9:30 A. M., special service for delegates and members of the local association; 4 P. M., meeting ladies; 4 P. M., meeting boys; 4 P. M., meeting for men, Weston R. Gales, Roanoke; 7:30 P. M., platform meetings in the churches, addresses by delegates; 9 P. M., farewell meeting, Tabb-Street church.

SIXTH NUMBER OF STAR COURSE.

Mr. Edward P. Elliott, the Famous Impersonator, to Appear.

The members and friends of the increasingly popular star-courses of entertainments conducted by the Young Men's Christian Association will have the pleasure of attending one of the most attractive entertainments of the season on next Monday evening, February 22nd—Washington's Birthday. This will be the sixth entertainment of this season's course. The five entertainments that have been given have been of a high order from every standpoint, and the audiences of this season have exceeded in size all those of the past. The sixth entertainment will be given by one whose ability is recognized in Richmond, and who entertained a large audience two years ago, presenting "Hazel Kirke." Mr. Elliott will present on next Monday night, "Dollars and Sense," and the demands for his services are such that it is probable he will be unable to return to the city for the first time in his history, are already assured. In view of this satisfactory condition, and in answer to a demand, they have decided to place on sale sixty season tickets, for the remainder of the course, to members of the person desiring same, at a very small advance over one-half the price of the ticket.

There are yet to be given five entertainments, as follows: On Monday, February 23rd, Edward P. Elliott, "Friday, March 20th, Livingston Barbour, in "David Copperfield"; Friday, April 23rd, McKenzie Gordon, of New York, the famous tenor, who appeared in last season's "Wednesday in May Festival," assisted by Miss Bertha Lucas, violinist, and Miss Irene Roland, impersonator, both of Washington; the closing entertainment being the Royal Hand-Bell Ringers, of England, the greatest hand-bell ringers of the world.

CHILDREN OF THE REVOLUTION.

The Society to Hold a Congress in Washington This Week.

The Society of the Children of the American Revolution hold a congress in Washington this week, from the 22d to the 27th, and a great many children will attend, as well as a large number from different States. After the reports from the chapters are read, and other business of the society is attended to, there will be various pleasures through the week for the children.

Thursday is set apart for sight-seeing, and a grand all-day excursion will be given to Mt. Vernon on Friday. Miss Bell Perkins was appointed in January State regent for Virginia, and has formed several chapters of this society in the State. The list of chapters in Virginia is as follows: The Patrick Henry, Richmond Chapter; President, Mrs. Mary Louise Harrison. Archie Woods Chapter, Charlottesville; President, Mrs. John R. Sampson. Colonial Capitol Chapter, Williamsburg; President, Miss Annie Wise Mayo. Elizabeth Zane Chapter, Lynchburg; President, Miss Margaret Dabney. Norfolk Chapter, Norfolk; President, Miss Blanche Baker.

There will be other chapters organized in a few weeks in Virginia, and the object to which they contribute is an offering to the preservation of Mt. Vernon. One of the objects of this society is to teach the children the history of their own country.

A Retrospect.

(New York Press.)

I am tired of the city's turmoil; I am weary of women and men; I want to go back to the dear old days And be a boy again.

To the farm, with its peace and quiet, Am its small lot of out-of-doors— (I had to turn out at 4 o'clock And hustle up the chores).

To the meek-eyed cows in the pasture, Fleeced with the dappled light— (I had to milk nine or ten of them Before I got a bit).

To the old red school in the hollow, With the kind old man there (Three times a day through the whole blame week I used to get birched for fair).

To the ivied church on the hillside, With its shade so cool and deep— (Where I dozed through sermons two hours long And caught it for going to sleep).

Now I sit and cut my coupons, And smoke my good cigar, And go to the city with my club, And think how dull they are!

I am tired of the city's turmoil; I am weary of women and men; I want to go back to the dear, dear days, And my boyhood's freedom—n't!

R. A. PATTERSON, PRESIDENT, L. Z. MORRIS, VICE-PRESIDENT, JAMES M. BALL, CASHIER.

The Savings Bank of Richmond

corner Eleventh and Main streets, In National Bank of Virginia Building.

Capital \$100,000 00 Surplus and Undivided Profits 52,232 44

Sums of \$1 and upwards received and interest allowed. Negotiable Paper discounted. Loans made on real estate. Open daily from 9 A. M. to 3 P. M. Saturdays till 12 M. ja 19-Tu, Th & Sa

INSURANCE STATEMENT.

(PUBLISHED BY AUTHORITY OF THE AUDITOR OF PUBLIC ACCOUNTS OF THE STATE OF VIRGINIA.)

UNITED STATES CASUALTY COMPANY.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, A. D. 1896, OF THE CONDITION OF THE UNITED STATES CASUALTY COMPANY, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE STATE OF VIRGINIA, PURSUANT TO THE LAWS OF SAID STATE.

BENJAMIN F. TRACY, President, CHARLES S. FAIRCHILD, Treasurer, Incorporated, MAY 2, 1886, Commenced business, MAY 3, 1886, Principal office, 35 AND 37 NASSAU STREET, NEW YORK CITY.

I.—CAPITAL STOCK.

Amount of capital stock paid up in cash \$300,000 Amount of net or ledger assets, December 31st of previous year \$491,167 63 Extended to 491,167 63

II.—INCOME DURING YEAR 1896.

Accident, Burglary, Employers' Liability, Steam Automatic, Boiler, Sprinkler.

Gross premiums unpaid December 31st \$27,700 98 Total 22,029 71 \$1,615 55 \$1,915 00

Less: Gross premiums collected during the year 421,475 86 250,598 76 19,181 15 25,332 26

Total 449,176 84 \$30,955 59 \$273,338 47 \$21,935 70 \$27,347 26

Deduct gross premiums collected during the year 40,650 00 6,931 81 58,120 63 5,189 96 5,510 96

Entire premiums collected during the year \$108,516 84 \$33,023 78 \$215,137 79 \$16,908 74 \$21,736 31

Deduct reinsurance, abatement, rebate, and return premiums 44,397 50 5,522 09 67,214 72 4,913 46 5,970 74

Net cash actually received for premiums (carried out) \$64,119 34 \$27,501 69 \$147,923 07 \$10,995 28 \$15,765 57

Interest and dividends on stocks and bonds 676,345 15 16,121 47

Profit on securities actually sold during the year, over cost \$53,300 00

Income from all other sources—viz: 2 80 63,302 80

TOTAL INCOME ACTUALLY RECEIVED DURING THE YEAR, IN CASH 646,749 42

Aggregate last balance and income \$1,136,937 01

II.—DISBURSEMENTS DURING THE YEAR.

Accident, Burglary, Employers' Liability, Steam Automatic, Boiler, Sprinkler.

Gross amount paid for matured claims other than weekly indemnity \$6,822 48

Gross amount paid for weekly or other periodical indemnity 114,163 90

Total \$120,986 38 \$120,986 38 \$190 72 \$908 51 \$215,765 39

Net paid policyholders for commissions to agents 214,004 77

For salaries, traveling, and all expenses of agents and agencies 35,835 15

For salaries, traveling, and all expenses of officers, \$22,736 94; and home office employees, \$61,588 98; 84,325 92

For taxes on premiums, \$14,047 00; insurance department fees, \$6,702 50; agents' licenses, \$1,356; municipal licenses, \$371; 15,476 51

For advertising, \$5,556 77; and general printing and stationery, 5,432 20

All other expenses (including agent's credit balances repaid, \$341 80) 22,558 70

Total miscellaneous expenses 301,169 19

TOTAL DISBURSEMENTS \$679,934 49 \$679,934 49 \$1,190 72 \$908 51 \$1,190 72

Balance 557,002 52

\$1,126,937 01

III.—ASSETS.

Loans on mortgage (first liens) on real estate \$1,575 00

Loans on mortgage (second liens) on real estate 608,623 27

Cash in company's office 3,302 28

Cash deposited in banks 32,346 64

Bills receivable 132 98

Unpaid commission thereon 34 37

All other items—viz: Cash in hands of agents \$459 94

Unpaid commissions thereon 7,703 83

Loans on mortgages (second liens) on real estate, \$3,175; less amount deposited to pay for taxes and assessments, \$1,800 98

11,896 78

TOTAL NET OR LEDGER ASSETS \$67,002 52

Interest due, accrued on mortgages \$102 92

Interest due, accrued on bonds and stocks 2,975 93

Total outstanding interest 3,078 85

Market value of bonds and stocks over cost 4,294 69

Gross premiums in course of collection—to-wit: Accident premiums \$10,062 35

Unpaid commission thereon 330,596 65

Net 6,931 81 1,715 62 5,216 19

Employers' liability premiums 58,120 63 14,387 33 43,733 30

Unpaid commission thereon 5,189 96 1,284 52 3,905 44

Steam boiler premiums 5,510 96 1,362 59 4,148 37

Unpaid commission thereon 116,423 00 28,814 61 87,608 39

Net amount of outstanding premiums 61,967 65

DEDUCT ASSETS NOT ADMITTED, AND FOR DEPRECIATION: Furniture, fixtures, and safes \$7,703 83

Agents' balances 34 37

Loans on personal security, endorsed by F. R. E. & L. Co. 2,800 56

Goodwill 122 98

Depreciation from cost of above ledger assets to bring same to market value 375 00

Total 11,172 19

TOTAL ADMITTED ASSETS \$60,735 46

IV.—LIABILITIES.

In Process of Adjustment, Retained by Company, Retained by Employers.

Accident \$12,750 60 1,739 71 \$15,490 31

Burglary 1,739 71 1,739 71 3,479 42

Employers' liability 11,760 60 11,760 60 23,521 20

Total gross amount of claims \$25,969 71 \$22,750 60 \$48,720 31

Deduct reinsurance thereon 37 50

Net amount of unpaid claim 25,932 21 \$22,713 10 \$48,682 81

Aggregate amount of unpaid claims \$48,682 81

Gross premiums upon all unexpired risks, running one year or less from date of policy: Accident premiums, \$22,661 65; unearned portion (60 per cent.) 13,596 93; 36,258 58

Burglary premiums, \$22,661 65; unearned portion (60 per cent.) 13,596 93; 36,258 58

Employers' liability premiums, \$180,248 72; unearned portion (60 per cent.) 108,149 23; 288,397 95

Steam boiler premiums, \$19,156 28; unearned portion (60 per cent.) 11,493 74; 30,650 02

Automatic sprinkler premiums, \$19,156 28; unearned portion (60 per cent.) 11,493 74; 30,650 02

Gross premiums upon all unexpired risks, running more than one year from date of policy: Burglary premiums, \$1,284 52; unearned portion, pro rata 7,962 61

Employers' liability premiums, \$9,154 12; unearned portion, pro rata 7,962 61

Steam boiler premiums, \$8,234 52; unearned portion, pro rata 5,558 73

Total term policies \$114,244 74 251,413 99 1,164 73

Total unearned premiums as computed above (carried out) 251,413 99 Agents' credit balances 600 00 Due to other companies for reinsurance 500 00 All other indebtedness 1,086 06

TOTAL AMOUNT OF ALL LIABILITIES, EXCEPT CAPITAL STOCK 307,620 88

Joint stock capital actually paid up in cash 307,620 88 Surplus beyond capital and other liabilities 35,194 45

AGGREGATE AMOUNT OF ALL LIABILITIES, INCLUDING PAID-UP CAPITAL STOCK AND NET SURPLUS 640,735 46

ACCOUNT OF BONDS OF THE UNITED STATES, AND OF THIS STATE, AND OF OTHER STATES, AND ALSO ALL OTHER BONDS ABSOLUTELY OWNED BY THE COMPANY.

Description Actual Cost to Company Par Value Market Value

United States registered 5 per cent. bonds, 1891; rate of interest, 5 per cent.; payable quarterly \$17,513 50 \$15,000 \$17,137 50

United States coupon 4 per cent. bonds, 1892; rate of interest, 4 per cent.; payable quarterly 229,735 31 150,000 224,000 00

Consolidated stock of city of New York, 2 1/2 per cent., registered, 1892; rate of interest, 2 1/2 per cent.; payable semi-annually 256,216 56 281,000 256,216 56

\$500,424 37 \$485,000 \$507,454 06

SPECIAL DEPOSITS.

STATEMENT OF ALL DEPOSITS WITH STATES OR OTHER OFFICIALS (OR THEIR DEPOSITORS OR INVESTORS) WHICH ARE HELD FOR THE SPECIAL PROTECTION OF THE CITIZENS OF STATES OR COUNTRIES WHEREIN SUCH DEPOSITS OR INVESTMENTS ARE MADE, WITH THE MARKET VALUE OF THE SECURITIES SO DEPOSITED OR INVESTED;

INSURANCE STATEMENT.

AND THE LIABILITIES INCLUDING THEREIN RESERVE AND POLICY CLAIMS IN SUCH STATES OR COUNTRIES, RESPECTIVELY. Virginia—United States registered 5 per cent. bonds, due 1904, Nos. 7232, 7233, 7234, 7235, 7236, and 186—Par value, \$15,000; market value, \$17,137 50. Insurance in force—No. of policies, 241; amount, \$173,250. Net value (unearned premium), \$2,745 24. All other liabilities, \$1,215.

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 1896.

Accident, Burglary, Employers' Liability, Steam Automatic, Boiler, Sprinkler.

Written, \$1,915 55 Received, \$1,915 55 Losses Paid, \$741 25 Losses Incurred, \$755 25

AGGREGATE \$2,068 25 \$1,960 21 \$771 78 \$1,056 79

(Signed) R. F. TRACY, President, CHARLES S. FAIRCHILD, Secretary.

(Seal) State of New York, County of New York—Subscribed and sworn to February 3, 1897, before VINCENT ROSEMON, Commissioner for Virginia.

The Mercantile Insurance Agency.

GENERAL AGENTS,